

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RONALD L MALVIN
RENEE Y MALVIN
Debtor(s)

Case No. 15-06309

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/24/2015.
- 2) The plan was confirmed on 07/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/16/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,235.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,235.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$299.50
Other	\$10.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,309.50**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL INC	Unsecured	123.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	2,564.34	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	183.00	NA	NA	0.00	0.00
BLACK EXPRESSIONS BK CLUB	Unsecured	107.00	NA	NA	0.00	0.00
Cashcall Inc	Unsecured	1.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	842.50	842.50	0.00	0.00
CIGNA DENTAL	Unsecured	648.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	509.00	1,228.80	1,228.80	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	200.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Secured	14,966.00	14,862.75	14,862.75	363.79	236.37
CREDIT ONE BANK	Unsecured	1.00	NA	NA	0.00	0.00
ENDODONTIC & PERIODONTIC ASSC	Unsecured	1,007.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	233.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	157.00	NA	NA	0.00	0.00
GEM CITY ACC	Unsecured	192.00	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	885.00	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	514.00	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	286.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	1,198.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	375.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,500.00	17,168.04	17,168.04	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,011.48	4,011.48	0.00	0.00
ISAC	Unsecured	47,380.00	NA	NA	0.00	0.00
JEN HUNTER	Priority	6,700.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	73.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1.00	NA	NA	0.00	0.00
NCOFIN/980	Unsecured	442.00	NA	NA	0.00	0.00
Olympia Fields Photo Enforcement	Unsecured	200.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENNYMAC LOAN SERVICES LLC	Secured	NA	1,997.94	1,997.94	478.76	0.00
PENNYMAC LOAN SERVICES LLC	Secured	121,139.00	116,659.77	118,657.71	0.00	0.00
PERSONAL FINANCE CO	Unsecured	1.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	1.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	645.00	645.73	645.73	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,031.00	2,031.73	2,031.73	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	284.04	284.04	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	2,110.00	2,323.34	2,323.34	0.00	0.00
SKOPOS FINANCIAL LLC	Secured	14,374.75	14,060.90	14,060.90	0.00	0.00
Unique National Collec	Unsecured	1.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	7,705.92	7,705.92	1,846.58	0.00
US BANK HOME MORTGAGE	Secured	11,263.00	6,184.89	13,890.81	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	44,192.00	47,807.61	47,807.61	0.00	0.00
VILLAGE OF OLYMPIA FIELDS	Unsecured	270.00	NA	NA	0.00	0.00
VILLAGE OF OLYMPIA FIELDS	Unsecured	270.00	NA	NA	0.00	0.00
VILLAGE OF OLYMPIA FIELDS	Unsecured	250.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$132,548.52	\$0.00	\$0.00
Mortgage Arrearage	\$9,703.86	\$2,325.34	\$0.00
Debt Secured by Vehicle	\$28,923.65	\$363.79	\$236.37
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$171,176.03	\$2,689.13	\$236.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,168.04	\$0.00	\$0.00
TOTAL PRIORITY:	\$17,168.04	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,175.23	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,309.50</u>
Disbursements to Creditors	<u>\$2,925.50</u>
TOTAL DISBURSEMENTS :	<u>\$7,235.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.